

Individual Health Plans - Catastrophic Monthly Premiums 2014

Available to those under age 30 or those who qualify for a hardship exemption

Catastrophic Plan Comparison	Age*	MCHO	Anthem HMO NonTobacco	Anthem HMO Tobacco
Area 1	0-20	\$101.82	\$98.42	\$127.95
Cumberland Sagadahoc York	21-24	\$160.35	\$154.99	\$201.49
	30	\$182.00	\$175.91	\$228.68
	40	\$204.93	\$198.08	\$257.50
	50	\$286.38	\$276.81	\$359.85
	60	\$435.19	\$420.64	\$546.83
Area 2	0-20	\$110.40	\$118.42	\$153.95
Knox Kennebec Lincoln Oxford	21-24	\$173.86	\$186.49	\$242.44
	30	\$197.33	\$211.67	\$275.17
	40	\$222.19	\$238.33	\$309.83
	50	\$310.52	\$333.07	\$432.99
	60	\$471.86	\$506.13	\$657.97
Area 3**	0-20	\$116.69	\$120.67	\$156.87
Androscoggin Franklin Waldo	21-24	\$183.77	\$190.03	\$247.04
	30	\$208.58	\$215.68	\$280.38
	40	\$234.86	\$242.86	\$315.72
	50	\$328.21	\$339.39	\$441.21
	60	\$498.75	\$515.74	\$670.46

Catastrophic Plan Comparison	Age*	MCHO	Anthem POS NonTobacco	Anthem POS Tobacco
Area 3**	0-20	\$116.69	\$132.60	\$172.38
Penobscot Piscataquis Somerset	21-24	\$183.77	\$208.82	\$271.47
	30	\$208.58	\$237.01	\$308.11
	40	\$234.86	\$266.87	\$346.93
	50	\$328.21	\$372.95	\$484.84
	60	\$498.75	\$566.74	\$736.76
Area 4	0-20	\$135.00	\$144.20	\$187.46
Hancock Aroostook Washington	21-24	\$212.60	\$227.09	\$295.22
	30	\$241.30	\$257.75	\$335.08
	40	\$271.70	\$290.22	\$377.29
	50	\$379.70	\$405.58	\$527.25
	60	\$576.99	\$616.32	\$801.22

Plan Benefits		
	MCHO	Anthem***
Deductible	\$6350 single/\$12,700 family	
OOP	\$6350 single/\$12,700 family	
Out-of-Network Deductible	\$7,500 single/\$15,000 family	\$12,700 single/\$25,400 family
Out-of-Network OOP	\$19,000 single/\$38,000 family	\$19,050 single/\$35,100 family
Coinsurance	0%	
RX	Covered after Deductible	

*Representative ages - other ages would be based on the ACA age curve

**Area 3 for Anthem only is split for HMO and POS offering.

HMO-Androscoggin, Waldo, Franklin

POS- Penobscot, Somerset, Piscataquis

***Out-of-network only for POS coverage